

**Fill in this information to identify the case:**

Debtor 1 Michael Johns

Debtor 2 Tabitha Johns  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio

Case number 18-40830-rk

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,  
Name of creditor: as Trustee of the Igloo Series II Trust

Court claim no. (if known): 13-1

Last 4 digits of any number you use to  
identify the debtor's account: 5 3 2 6

Date of payment change:  
Must be at least 21 days after date of this notice 07/01/2019

New total payment: \$ 583.34  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 168.22 New escrow payment: \$ 219.53

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Michael Johns

First Name

Middle Name

Last Name

Case number (if known) 18-40830-rk

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Molly Slutsky Simons

Signature

Date 06/10/2019

Print:

Molly Slutsky Simons

First Name

Middle Name

Last Name

Title Attorney for Creditor

Company

Sottile & Barile, Attorneys at Law

Address

P.O. Box 476

Number

Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100

Email bankruptcy@sottileandbarile.com

Analysis Date: May 21, 2019

MICHAEL JOHNS  
16532 LIBERTY AVE  
BERLIN CENTER OH 44401

Loan:  
Property Address:  
16532 LIBERTY AVENUE  
BERLIN CENTER, OH 44401

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from May 2018 to June 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Jul 01, 2019:
Principal & Interest Pmt:		363.81	363.81
Escrow Payment:		168.22	219.53
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$532.03	\$583.34

Escrow Balance Calculation		
Due Date:		Apr 01, 2019
Escrow Balance:		(128.42)
Anticipated Pmts to Escrow:		504.66
Anticipated Pmts from Escrow (-):		0.00
Anticipated Escrow Balance:		\$376.24

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	598.30	(7,217.00)
May 2018	168.22			*		766.52	(7,217.00)
Jun 2018	168.22	183.39		*		934.74	(7,033.61)
Jul 2018	168.22	183.39		*		1,102.96	(6,850.22)
Jul 2018				361.22	* County Tax	1,102.96	(7,211.44)
Jul 2018				24.90	* County Tax	1,102.96	(7,236.34)
Jul 2018				22.26	* County Tax	1,102.96	(7,258.60)
Aug 2018	168.22		295.94		* County Tax	975.24	(7,258.60)
Aug 2018			25.29		* County Tax	949.95	(7,258.60)
Aug 2018			25.29		* County Tax	924.66	(7,258.60)
Aug 2018		1,532.30			* Escrow Only Payment	924.66	(5,726.30)
Sep 2018	168.22			*		1,092.88	(5,726.30)
Oct 2018	168.22	168.22				1,261.10	(5,558.08)
Oct 2018		5,726.30			* Escrow Only Payment	1,261.10	168.22
Nov 2018	168.22			*		1,429.32	168.22
Dec 2018	168.22		1,261.10	1,235.00	* Homeowners Policy	336.44	(1,066.78)
Jan 2019	168.22			*		504.66	(1,066.78)
Feb 2019	168.22	504.66		*		672.88	(562.12)
Feb 2019				358.04	* County Tax	672.88	(920.16)
Feb 2019				24.68	* County Tax	672.88	(944.84)
Feb 2019				24.68	* County Tax	672.88	(969.52)
Mar 2019	168.22	168.22	361.22		* County Tax	479.88	(801.30)
Mar 2019			24.90		* County Tax	454.98	(801.30)
Mar 2019			24.90		* County Tax	430.08	(801.30)
Apr 2019	168.22	504.66		*		598.30	(296.64)
May 2019		168.22		*		598.30	(128.42)

			Anticipated Transactions	598.30	(128.42)
May 2019		336.44			208.02
Jun 2019		168.22			376.24
	<u>\$2,018.64</u>	<u>\$9,644.02</u>	<u>\$2,018.64</u>	<u>\$2,050.78</u>	

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$2,018.64. Under Federal law, your lowest monthly balance should not have exceeded \$336.44 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: May 21, 2019

MICHAEL JOHNS

Loan:

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	376.24	959.78
Jul 2019	170.90			547.14	1,130.68
Aug 2019	170.90	361.22	County Tax	356.82	940.36
Aug 2019		22.26	County Tax	334.56	918.10
Aug 2019		24.90	County Tax	309.66	893.20
Sep 2019	170.90			480.56	1,064.10
Oct 2019	170.90			651.46	1,235.00
Nov 2019	170.90			822.36	1,405.90
Dec 2019	170.90	1,235.00	Homeowners Policy	(241.74)	341.80
Jan 2020	170.90			(70.84)	512.70
Feb 2020	170.90			100.06	683.60
Mar 2020	170.90	358.04	County Tax	(87.08)	496.46
Mar 2020		24.68	County Tax	(111.76)	471.78
Mar 2020		24.68	County Tax	(136.44)	447.10
Apr 2020	170.90			34.46	618.00
May 2020	170.90			205.36	788.90
Jun 2020	170.90			376.26	959.80
	<u>\$2,050.80</u>	<u>\$2,050.78</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$341.80. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$341.80 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is \$376.24. Your starting balance (escrow balance required) according to this analysis should be \$959.78. This means you have a shortage of \$583.54. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be \$2,050.78. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	170.90
Surplus Amount:	0.00
Shortage Amount:	48.63
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$219.53</u>

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$534.71 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
YOUNGSTOWN DIVISION**

In Re:

Case No. 18-40830-rk

Michael Johns  
Tabitha Johns

Chapter 13

Debtors.

Judge Russ Kendig

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**CERTIFICATE OF SERVICE**

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I certify that on June 10, 2019, a true and correct copy of this Notice of Mortgage Payment Change was served:

Via the Court's ECF System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Ursula P. Shugart, Debtors' Counsel  
shugartlaw@gmail.com

Michael A. Gallo, Chapter 13 Trustee  
mgallo@gallotruster.com

Office of the U.S. Trustee  
(registeredaddress)@usdoj.gov

And by regular U.S. Mail, postage pre-paid on:

Michael Johns, Debtor  
16532 Liberty Street  
Berlin Center, OH 44401

Tabitha Johns, Debtor  
16532 Liberty Street  
Berlin Center, OH 44401

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)

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Attorney for Creditor